

**MORTGAGE SATISFACTION/DISCHARGE**

WHEREAS, By the hereinafter described mortgage heretofore recorded in the Register's Office of De Soto County, State of Mississippi, certain real property was conveyed by the hereinafter grantor(s), to Peggy St. John, Trustee(s) to the real estate described therein for the purpose of securing the payment and indebtedness evidenced by notes fully described in such mortgage(s) and;

WHEREAS, All of the notes described in and secured by said mortgage(s) have been paid in full, and there is nothing due or owing on said indebtedness nor under the terms and provisions of said mortgage(s) and

WHEREAS, Said mortgage(s) are/is briefly described as follows, to wit:

GRANTOR: Ricky Robertson & Wife Carolyn Jean Robertson  
DATE OF INSTRUMENT: 06/17/08 Book: 2916 PAGE: 419 Recorded: 06/24/08  
INSTRUMENT NUMBER: N/A INSTRUMENT TYPE: MTG (\$20,000.00)


DESCRIPTION OF PROPERTY: See Attached "A" Legal Description  
APN: 3 08-7-36-000-00018-05

ADDRESS: 100 Ranch Road  
Hernando, MS 38632

NOW THEREFORE, In consideration of the premises the undersigned, **FEDEX EMPLOYEES CREDIT ASSOCIATION**, (formerly known as FEC Credit Association, FCU) as legal owner and holders of the notes secured by said mortgage(s) acknowledges full payment and satisfaction thereof, and hereby satisfies and discharges the lien of said mortgage(s), and to this end quit claim(s) and convey(s) unto said grantor(s), their heirs and assigns all its right, title and interest in and to the real estate described in said trust deed(s), to which references is made for a particular description of said property.

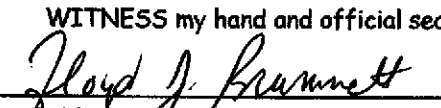
The undersigned, **FEDEX EMPLOYEES CREDIT ASSOCIATION, FCU**, (formerly known as FEC Credit Association, FCU), covenants with the said grantor(s) that undersigned is the legal owner(s) and holder(s) of the notes described in and secured by said mortgages), and that undersigned has the lawful right to satisfy and discharge the lien thereof.

IN WITNESS WHEREOF, the said **FEDEX EMPLOYEES CREDIT ASSOCIATION, FCU**, (formerly known as FEC Credit Association, FCU), has hereunto set its hand(s) (or caused its name to the signed hereto by and through its proper officers duly authorized so to do) this the 6<sup>th</sup> day of October, 2010

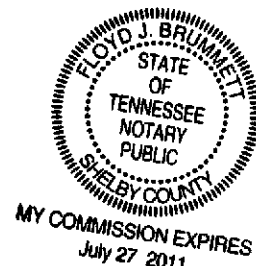
By:   
PEGGY ST JOHN, CEO

STATE OF: TENNESSEE  
COUNTY OF: SHELBY

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared PEGGY ST JOHN, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged herself to be the CEO of **FEDEX Employees Credit Association, FCU**, (formerly known as **FEC Credit Association, FCU**), the within named bargainer, a corporation, and that she as such officer, executed the forgoing instrument for the purposes therein contained by signing the name of the corporation by herself as officer.

WITNESS my hand and official seal at office this 6<sup>th</sup> day of October, 2010.  
 My commission expires: July 27, 2011  
Notary Public

\* PREPARED BY & RETURN TO:  
**FEDEX EMPLOYEES CREDIT ASSOCIATION, FCU**  
8115 Country Village Dr  
Cordova, TN 38016  
(901) 344-2555  
RECORDING INFORMATION:



Title No.: RTA-M-2637

**EXHIBIT "A"**  
**LEGAL DESCRIPTION**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF MISSISSIPPI, AND IS DESCRIBED AS FOLLOWS:

Commencing at the Southwest corner of the southeast quarter (1/4) of the southeast quarter of Section 36, Township 3 South, Range 8 West, in DeSoto County, Mississippi, said point being marked by a k.p. nail; thence east 416.0 feet to a point; thence north 25.0 feet to the point of beginning of the tract herein described; thence North 208.72 feet to the point; thence east 208.72 feet to a point; thence south 208.72 feet to a point; thence West 208.72 feet to the point of beginning. All lying in the southeast quarter of Section 36, Township 3 South, Range 8 West, in DeSoto County, Mississippi and containing 1.00 acre. ALSO: Easement, Commencing at the southwest corner of the southeast quarter (1/4) of the Southeast quarter (1/4) of Section 36, Township 3 South, Range 8 West in DeSoto County, Mississippi, said point being marked by a k.p. nail; thence east 416.0 feet to a point; thence north 233.72 feet to the point of beginning; thence north 150.0 feet to a point; thence west 208.72 feet to the point of beginning. All lying in the southeast quarter of Section 36, Township 3 South, Range 8 West in DeSoto County, Mississippi and containing 0.76 acres.

This being the same property conveyed to Ricky Robertson and wife, Carolyn Jean Robertson from Larence Robertson, by deed dated October 17, 1997, recorded October 21, 1997 in Book 323, Page 656, recorded in the Chancery Clerk's Office of DeSoto County, Mississippi.

Property Also Known As: 100 Ranch Road, Hernando, MS

Tax Parcel Identification Number: 3-08-7-36-000-00018-05

ALTA Commitment (Exhibit A-Legal Description) (0/17/06)

(06M1018.p0006M1018/10)

Return To: Real Estate Loan Services  
5727 Summer Trees, Suite 5  
Memphis, TN 38134

6/24/08 2:56:29  
 BK 2,916 PG 419  
 DESOTO COUNTY, MS  
 W.E. DAVIS, CH CLERK

## PREPARED BY:

FEDEX Employees Credit Association  
 8115 Country Village Drive  
 Cordova TN 38016  
 901-344-2500 / 800-228-8513  
 WHEN RECORDED, MAIL TO:  
 FEDEX Employees Credit Association  
 8115 Country Village Drive  
 Cordova TN 38016

326668003  
 (Lod) HELMAN - Title  
 6-18-08

## DEED OF TRUST

THIS DEED OF TRUST is made this 17 day of June, 2008  
 among the Grantor, Ricky Robertson & wife Carolyn Jean Robertson  
 (herein "Borrower"),  
 Peggy St. John (herein "Trustee"), and the Beneficiary,  
 FEDEX Employees Credit Association, a corporation organized and  
 existing under the laws of Tennessee  
 whose address is 8115 Country Village Drive  
 Cordova TN 38016 (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably  
 grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of  
 De Soto State of Mississippi:

SEE EXHIBIT "A" LEGAL DESCRIPTION

which has the address of 100 Ranch Road  
 [Street] Hernando  
 Mississippi 38632 (herein "Property Address");  
 [Zip Code]

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FMS254

ARM-2837

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**19. Assignment of Rents; Appointment of Receiver; Lender in Possession.** As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender, in person, by agent or by judicially appointed receiver shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Deed of Trust. Lender and the receiver shall be liable to account only for those rents actually received.

**20. Release.** Upon payment of all sums secured by this Deed of Trust, Lender or Trustee shall cancel this Deed of Trust without charge to Borrower. If Trustee is requested to cancel this Deed of Trust, all notes evidencing indebtedness secured by this Deed of Trust shall be surrendered to Trustee.

**21. Substitute Trustee.** Lender, at Lender's option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by instrument recorded in the county in which this Deed of Trust is recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

**REQUEST FOR NOTICE OF DEFAULT  
AND FORECLOSURE UNDER SUPERIOR  
MORTGAGES OR DEEDS OF TRUST**

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Deed of Trust.

*Ricky Robertson* (Seal)  
Ricky Robertson Borrower  
*Carolyn Jean Robertson* (Seal)  
Carolyn Jean Robertson - Borrower

STATE OF MISSISSIPPI, Desoto County ss:

On this 16 day of June, 2008, personally appeared before me, the undersigned authority in and for said County and State, the within named Ricky & Carolyn Robertson, who acknowledged that He She signed and delivered the foregoing instrument on the day and year therein mentioned.

Given under my hand and seal of office.

My Commission expires:

*Margaret Ann Richmond*  
Notary Public

My Commission Expires May 7, 2010

